

Proposed Bill No. 131

January Session, 2007

LCO No. 699

Referred to Committee on Insurance and Real Estate

Introduced by: SEN. CRISCO, 17th Dist.

AN ACT CONCERNING STATEMENTS MADE IN APPLICATIONS FOR INDIVIDUAL HEALTH INSURANCE POLICIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That section 38a-485 of the general statutes be amended to provide
- 2 that health insurance carriers may refuse insurance coverage if the
- 3 applicant's application for a policy contains deliberately deceptive
- 4 statements and such statements materially affected the insurer's
- 5 acceptance of the risk or the hazard assumed by the insurer.

Statement of Purpose:

To provide that health insurance carriers may refuse insurance coverage if the applicant's application contains deliberately deceptive statements and such statements materially affected the insurer's acceptance of the risk or the hazard assumed by the insurer.